RECEIVED CENTRAL FAX CENTER

NOV 1 1 2004

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appl	ication of:)
	Nick Steele et al.	Group Art Unit: 2177
Serial No.	09/923,285	Confirmation No.: 9043
Filed:	August 6, 2001) Examiner: G. Robinson
For: Storage, Management, and Distribution of Consumer Information)))

RESPONSE TO OFFICE ACTION OF JULY 12, 2004 UNDER 37 C.F.R. § 1.111

Commissioner for Patents Mail Stop Amendment P. O. Box 1450 Alexandria, VA 22313-1450 November 11, 2004

Sir:

Responsive to the Official Office Action mailed on July 12, 2004 and with a petition and one-month extension of time fee to extend the due date to November 12, 2004, the Applicants submit the following amendments and remarks for the Examiner's consideration.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begin on page 3 of this paper.

Remarks/Arguments begin on page 32 of this paper.

In the Specification:

Steven P. Wigmore Reg. No. 40,447

I hereby certify that this correspondence is being facsimile transmitted to Mail Stop Amendment, Commissioner of Patents, P. O. Box 1450, Alexandria, VA 22313-1450, Atm: Examiner Robinson, GAU 2177, Facsimile No. (703) 872-9306 on November 11, 2004.